

Name of Insured: Christopher Kearney						02/08/06	
Benefit Underpayment Calculation						11:36 AM	
Interest Rate Assumption:	10.00%	< 06/03/04					
Interest Rate Assumption:	4.00%	06/04/04 - 12/31/04					
Interest Rate Assumption:	5.00%	01/01/05 - 12/31/05					
Interest Rate Assumption:	6.00%	> 01/01/06					
Payment Date Assumption:	02/13/06						
		Original	Underpayment	Underpayment			
		Payment	Policy #	Policy #	Total	Interest	Grand
Month	Year	Date	H-493029	H-538069	Underpayment	Component	Total
May	2002	05/28/02	\$160.42	\$93.33	\$253.75	\$94.34	\$348.09
June	2002	06/27/02	\$192.50	\$112.00	\$304.50	\$110.70	\$415.20
July	2002	07/29/02	\$192.50	\$112.00	\$304.50	\$108.03	\$412.53
August	2002	08/28/02	\$192.50	\$112.00	\$304.50	\$105.53	\$410.03
September	2002	09/27/02	\$192.50	\$112.00	\$304.50	\$103.03	\$407.53
October	2002	10/25/02	\$192.50	\$112.00	\$304.50	\$100.69	\$405.19
November	2002	11/25/02	\$192.50	\$112.00	\$304.50	\$98.11	\$402.61
December	2002	12/24/02	\$192.50	\$112.00	\$304.50	\$95.69	\$400.19
January	2003	01/24/03	\$192.50	\$112.00	\$304.50	\$93.10	\$397.60
February	2003	02/24/03	\$192.50	\$112.00	\$304.50	\$90.52	\$395.02
March	2003	03/27/03	\$192.50	\$112.00	\$304.50	\$87.93	\$392.43
April	2003	04/23/03	\$192.50	\$112.00	\$304.50	\$85.68	\$390.18
May	2003	05/23/03	\$352.92	\$205.33	\$558.25	\$152.49	\$710.74
June	2003	07/03/03	\$385.00	\$224.00	\$609.00	\$159.51	\$768.51
July	2003	07/28/03	\$385.00	\$224.00	\$609.00	\$155.34	\$764.34
August	2003	08/25/03	\$385.00	\$224.00	\$609.00	\$150.66	\$759.66
September	2003	09/24/03	\$385.00	\$224.00	\$609.00	\$145.66	\$754.66
October	2003	10/24/03	\$385.00	\$224.00	\$609.00	\$140.65	\$749.65
November	2003	11/24/03	\$385.00	\$224.00	\$609.00	\$135.48	\$744.48
December	2003	12/24/03	\$385.00	\$224.00	\$609.00	\$130.48	\$739.48
January	2004	01/23/04	\$385.00	\$224.00	\$609.00	\$125.47	\$734.47
February	2004	02/23/04	\$385.00	\$224.00	\$609.00	\$120.30	\$729.30
March	2004	03/24/04	\$385.00	\$224.00	\$609.00	\$115.29	\$724.29
April	2004	04/23/04	\$385.00	\$224.00	\$609.00	\$110.29	\$719.29
May	2004	05/24/04	\$545.42	\$317.33	\$862.75	\$148.91	\$1,011.66
June	2004	06/24/04	\$577.50	\$336.00	\$913.50	\$59.97	\$973.47
July	2004	07/23/04	\$577.50	\$336.00	\$913.50	\$57.06	\$970.56
August	2004	08/23/04	\$577.50	\$336.00	\$913.50	\$53.96	\$967.46
September	2004	09/23/04	\$577.50	\$336.00	\$913.50	\$50.86	\$964.36
October	2004	10/22/04	\$577.50	\$336.00	\$913.50	\$47.95	\$961.45
November	2004	11/23/04	\$577.50	\$336.00	\$913.50	\$44.75	\$958.25
December	2004	12/23/04	\$577.50	\$336.00	\$913.50	\$41.75	\$955.25
January	2005	01/24/05	\$577.50	\$336.00	\$913.50	\$48.18	\$961.68
February	2005	02/24/05	\$577.50	\$336.00	\$913.50	\$44.30	\$957.80
March	2005	03/24/05	\$577.50	\$336.00	\$913.50	\$40.79	\$954.29
April	2005	04/25/05	\$577.50	\$336.00	\$913.50	\$36.79	\$950.29
May	2005	05/23/05	\$737.92	\$429.33	\$1,167.25	\$42.53	\$1,209.78
June	2005	06/23/05	\$770.00	\$448.00	\$1,218.00	\$39.21	\$1,257.21
July	2005	07/22/05	\$770.00	\$448.00	\$1,218.00	\$34.37	\$1,252.37
August	2005	08/22/05	\$770.00	\$448.00	\$1,218.00	\$29.20	\$1,247.20
September	2005	09/22/05	\$770.00	\$448.00	\$1,218.00	\$24.03	\$1,242.03
October	2005	10/24/05	\$770.00	\$448.00	\$1,218.00	\$18.69	\$1,236.69
November	2005	11/23/05	\$770.00	\$448.00	\$1,218.00	\$13.68	\$1,231.68
December	2005	12/22/05	\$770.00	\$448.00	\$1,218.00	\$8.84	\$1,226.84
January	2006	01/23/06	\$770.00	\$448.00	\$1,218.00	\$4.20	\$1,222.20
			\$20,661.67	\$12,021.33	\$32,683.00	\$3,704.99	\$36,387.99

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JEFFERSON PILOT
FINANCIAL

BANK OF AMERICA
ATLANTA, GA

64-127
611

Jefferson Pilot Life Insurance Company, Concord, New Hampshire 03301

0001679223

POLICY NO: H00493029 CLAIM NO: 0065261

INSURED: CHRIS KEARNEY

DI73010049

7312

FEB 22, 2006

PAY *Thirty six thousand three hundred eighty seven and 99/100 Dollars*

TO THE
ORDER
OF

CHRIS KEARNEY
1135 LANEDALE ST
MASSILLON OH 44647

CHECK AMOUNT

*****\$36,387.99

VOID AFTER 90 DAYS

Susan E. [Signature]
Vice President & Treasurer
Jefferson Pilot Life Insurance Company

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